

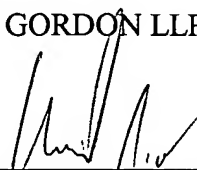
REMARKS

If there are any fees resulting from this communication, please charge the same to our Deposit Account No. 16-0820, our Order No. 34110.

Respectfully submitted,

PEARNE & GORDON LLP

By


Michael W. Garvey, Reg. No. 35878

526 Superior Avenue East, Suite 1200
Cleveland, Ohio 44114-1484
(216) 579-1700

December 6, 2001

10018157 420604